

HOMEOWNERS PREMIUM COMPARISON

TERRITORY: OAHU

EXAMPLE: FRAME DWELLING, 30 YEARS OLD, SMOKE DETECTORS &
DEAD BOLT LOCKS, NO LOSSES, PROTECTION CLASS: 1 - 6

RENTAL UNIT (HO4) / CONDOMINIUM (HO6)

HO-4 / HO-6 FORMS

EXAMPLE LIMITS

COVERAGE C: \$20,000
COVERAGE D: MAXIMUM \$4,000 (HO-4)
MAXIMUM \$8,000 (HO-6)

DEDUCTIBLE (ALL FORMS): \$500

SECTION II (ALL FORMS): \$100,000 LIMIT

INSURER	HO-4	HO-6	HURRICANE	
			HO-4	HO-6
AIG HAWAII INSURANCE COMPANY	\$203	\$122	N/A	N/A
ALLSTATE INSURANCE COMPANY				
PROTECTION CLASS 1-3	\$110	\$70	N/A	N/A
PROTECTION CLASS 4	\$112	\$71	N/A	N/A
PROTECTION CLASS 5	\$112	\$74	N/A	N/A
PROTECTION CLASS 6	\$117	\$74	N/A	N/A
AMERICAN PACIFIC INSURANCE CO	INSURER DOES NOT WRITE POLICIES AT THESE LOW LIMITS			
AMERICAN RELIABLE INSURANCE CO	\$148	\$150	\$150	\$150
AMEX ASSURANCE COMPANY	\$133	\$100	\$50	\$50
ARMED FORCES INS EXCHANGE	N/A	\$69	\$25	\$25
DTRIC INSURANCE COMPANY	\$240	\$150	N/A	N/A
FAIRMONT INSURANCE COMPANY	\$203	\$78	N/A	N/A
ISLAND INSURANCE COMPANY, LTD.	\$150	\$150	N/A	N/A
LIBERTY MUTUAL FIRE INS. CO.	\$118	\$92	N/A	N/A
STATE FARM FIRE & CASUALTY CO.				
PROTECTION CLASS 3-4	\$119	\$91	\$19	\$19
PROTECTION CLASS 5-8	\$125	\$94	\$19	\$19
THE HAWAII PROPERTY INS. ASSN.				
NON-LAVA ZONE	\$300	\$250	N/A	N/A
THE HAWAIIAN INS & GUARANTY CO.	\$202	\$139	\$32	\$32
TIG INDEMNITY COMPANY	N/A	\$68	N/A	N/A
TIG INSURANCE COMPANY	\$203	\$78	N/A	N/A
TIG PREMIER INSURANCE COMPANY	N/A	\$68	N/A	N/A
TRADEWIND INSURANCE COMPANY	N/A	\$150	N/A	N/A
UNITED SERVICES AUTOMOBILE ASSN.	N/A	\$109	N/A	\$109
USAA CASUALTY INSURANCE CO.	N/A	\$131	N/A	\$131